

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

In re:

THERESIA HARRIS

Debtor(s)

Case No. 07-37090-H4

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

David G. Peake, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/15/2007.
- 2) The plan was confirmed on 02/11/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/07/2010, 05/03/2012.
- 5) The case was completed on 11/07/2012.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$12,001.00.
- 10) Amount of unsecured claims discharged without payment: \$47,043.59.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$36,674.72
Less amount refunded to debtor	\$514.72

<b>NET RECEIPTS:</b>	<b>\$36,160.00</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,685.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,462.56
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$4,147.56</b>
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Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASSET ACCEPTANCE LLC	Unsecured	NA	963.91	963.91	87.76	0.00
ASSET ACCEPTANCE LLC	Unsecured	NA	1,016.24	1,016.24	92.53	0.00
BANK OF AMERICA	Unsecured	471.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	567.00	NA	NA	0.00	0.00
CENTRAL FINANCIAL CONTROL	Unsecured	50.00	NA	NA	0.00	0.00
COLLECTION COMPANY OF AMERIC	Unsecured	182.00	NA	NA	0.00	0.00
CONN CREDIT COMPANY	Secured	1,581.00	1,581.27	1,112.24	1,112.24	469.03
ECAST SETTLEMENT CORPORATION	Unsecured	NA	472.15	472.15	42.99	0.00
GEMB	Unsecured	472.00	NA	NA	0.00	0.00
HSBC	Unsecured	881.00	NA	NA	0.00	0.00
HSBC	Unsecured	NA	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE***	Secured	NA	5,881.00	5,881.00	5,881.00	617.24
LVNV FUNDING	Unsecured	460.00	460.54	460.54	41.93	0.00
ON-GOING MORTGAGE	Secured	NA	NA	NA	0.00	0.00
ON-GOING MORTGAGE	Secured	NA	NA	NA	0.00	0.00
PALISADES COLLECTION	Unsecured	881.00	NA	NA	0.00	0.00
PALISADES COLLECTION	Unsecured	881.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Unsecured	18,000.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	16,727.00	17,896.16	17,896.16	1,629.40	0.00
RDAC FOR WYNHAM OAKS	Unsecured	1,715.00	1,715.55	1,715.55	156.20	0.00
RIDDLE & ASSOCIATES	Unsecured	667.00	NA	NA	0.00	0.00
SPCO FEDERAL CREDIT UNION	Unsecured	2,987.00	3,619.77	3,619.77	101.92	0.00
US DISTRICT COURT	Secured	NA	21,780.32	21,780.20	21,780.20	0.00
WELLS FARGO	Secured	16,727.00	11,712.00	NA	0.00	0.00
WELLS FARGO	Unsecured	NA	5,015.00	0.00	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$28,773.44	\$28,773.44	\$1,086.27
<b>TOTAL SECURED:</b>	<b>\$28,773.44</b>	<b>\$28,773.44</b>	<b>\$1,086.27</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$26,144.32</b>	<b>\$2,152.73</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$4,147.56</u>	
Disbursements to Creditors	<u>\$32,012.44</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$36,160.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/06/2013

By: /s/ David G. Peake

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.